



STATEMENT AS OF SEPTEMBER 30, 2009 OF THE HumanaDental Insurance Company

**REASONABLENESS AND CONSISTENCY OF ASSUMPTIONS
CERTIFICATION REQUIRED BY ACTUARIAL GUIDELINE XXXVI
(UPDATED AVERAGE MARKET VALUE)
HUMANADENTAL INSURANCE COMPANY**

**REASONABLENESS AND CONSISTENCY OF ASSUMPTIONS CERTIFICATION REQUIRED BY
ACTUARIAL GUIDELINE XXXVI
(UPDATED AVERAGE MARKET VALUE)**

September 30, 2009

I, Frank M. Amrine, am Actuarial Director and Appointed Actuary of HumanaDental Insurance Company. As of September 30, 2009, HumanaDental Insurance Company has no equity-indexed business in force, and nothing to be reported by a Reasonableness and Consistency of Assumptions Certification (Updated Average Market Value).

Date: October 2, 2009

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